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LIST OF WORKS

RELATING TO

GOVERNMENT REGULATION OF INSURANCE

UNITED STATES AND FOREIGN COUNTRIES

COMPILED UNDER THE DIRECTION OF

APPLETON PRENTISS CLARK GRIFFIN

CHIEF BIBLIOGRAPHER

SECOND EDITION

WASHINGTON

GOVERNMENT PRINTING OFFICE

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PREFATORY NOTE.

This List consists of titles of works having a bearing upon the subject of government regulation of insurance. It is not presented as anything like a complete bibliography or as a guide for the specialist who is familiar with the literature of his subject. It aims to offer some suggestions for the ordinary investigator.

The section devoted to the United States is mostly made up of discussions of the question of Federal supervision. The sections on foreign countries contain works showing regulations in force in the respective countries. As appertaining to the question of government regulation there are included some general treatises on insurance.

The reports of state insurance officers contained in the Library are listed on pages 28-32.

The state insurance laws on pages 33-41.

The following insurance periodicals are received currently by the Library:

The *Ætna*: a journal devoted to the interests of life and accident insurance, Hartford; American agency bulletin, Boston; American exchange and review, Philadelphia; American insurance journal, Columbus, Ohio; American journal of life insurance, Des Moines; American underwriter, New York; The Argus, Chicago; Baltimore underwriter, Baltimore; Bankers' insurance managers' and agents' magazine, London; Chronicle, a weekly insurance journal, New York; Coast review: a monthly insurance magazine with supplement, San Francisco; The Expositor: devoted to insurance and finance, Newark, N. J.; Indicator: devoted to the interests of insurance, Detroit; Journal of the Institute of actuaries, London; Insurance cases for the month, advance sheets of Murdock's insurance digest, Berrien Springs, Mich.; Insurance law journal, New York; Insurance monitor, New York; Insurance news, Philadelphia; Insurance observer, New York; insurance press, New York; Insurance report, Denver; Insurance solicitor, Boston; Life insurance courant, Oak Park, Ill.; Life insurance educator, Louisville, Ky.; Life insurance independent, New York; Money: a general newspaper devoted to finance, insurance and industry, Pittsburg, Pa.; Monthly journal of insurance

economics, Boston; Le Moniteur des assurances, Paris; National messenger, Montpelier, Vt.; New York insurance journal, New York; New York news letter, New York; Rough notes: a journal devoted to insurance and industries, Indianapolis, Ind.; The Standard: a weekly insurance newspaper, Boston; Sunshine: published by the Sun Life assurance company of Canada, Montreal; Views: life, fire and accident insurance, Washington, D. C.; Western insurance review, St. Louis; Zeitschrift für die gesamte Versicherungs-Wissenschaft, Berlin.

A. P. C. GRIFFIN

Chief Bibliographer

HERBERT PUTNAM

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Washington, D. C., July 11, 1908

LIST OF WORKS
RELATING TO
GOVERNMENT REGULATION OF INSURANCE
UNITED STATES AND FOREIGN COUNTRIES

GENERAL TREATISES

Berryman, John R. A digest of the law of insurance; being an analysis of . . . cases adjudicated in the courts of the United States, England, Ireland, Scotland, Canada, Australia and Hawaii, including the cases relating to insurance in mutual benefit societies.

Chicago: Callaghan and co., 1901-1902. 4 vols. 4°.

Bonolis, Guido. Les assurances sur la vie en droit international privé. Ouvrage traduit et annoté par Jules Valéry . . . [et] J. Lefort.

Paris: A. Fontemoing, 1902. (4), 244 pp. 8°

Appendices: I. Influence de la guerre sur les assurances sur la vie dans les rapports internationaux, par Jules Valéry. II. Des assurances sur la vie contractées en France avec des compagnies étrangères, par Joseph Lefort.

Emminghaus, A. Versicherungswesen.

(In Handwörterbuch der Staatswissenschaften. Hrsg. von J. Conrad, 2. Aufl., vol. 7, pp. 446-463. Jena, 1901. 4°.)

1. Begriff. Arten. Betriebsformen. 2. Geschichtliches. 3. Der Versicherungsvertrag vom Standpunkte des bürgerlichen Rechts. 4. Die öffentlichrechtliche Regelung des Versicherungswesens. 5. Die wirtschaftliche Bedeutung des Versicherungswesens.

Government insurance in other lands.

(In American underwriter, vol. 27, Mar. 1907, pp. 4-5.)

"A comprehensive summary of the plans . . . adopted in . . . foreign countries . . . in the report of the Wisconsin senate committee."

International congress of actuaries. *1st, Brussels, 1895.* Premier Congrès international d'actuaire, Bruxelles, 2-6 septembre 1895. Documents. 2 éd.

Bruxelles: Impr. Bruylant-Christophe & compagnie, É. Bruylant, successeur, 1900. 503, [1] pp. 8°.

Papers in French or English, those in English being accompanied by French translations.

——— *2d, London, 1898.* Transactions of the second International actuarial congress, held in the hall of the Institute of actuaries, Staple Inn, Holborn, London, May 16 to 20, 1898.

London: C. and E. Layton; New York: The Spectator company [etc., etc.] 1899. xxiii, 931 pp. 8°.

Papers in English, French or German. Most of those in French and German are accompanied by English translation.

——— *3d, Paris, 1900.* Troisième Congrès international d'actuaire, tenu du 25 au 30 juin 1900 à Paris dans le Palais de l'économie sociale et des congrès de l'Exposition universelle.

Paris: Librairie des assurances, L. Dulac, éditeur, 1901. xxix, [3], 1187 pp. Map. Diagram. 8°.

Cover-title: Documents.

Issued in 2 parts.

Papers in French, with abstract or full translation in German and English.

——— *4th, New York, 1903.* Proceedings of the fourth International congress of actuaries held in New York, under the auspices of the Actuarial society of America, August 31 to September 5, 1903.

New York: The Actuarial society of America, 1904. 2 vols. Folded tables. Folded diagrams (partly colored). 8°.

Papers and discussion in English, French or German; the original paper being accompanied by abstract or translation in the other two languages. The German and French contributions to the discussion have an English translation in parallel columns.

Kummer, Johann Jakob. Die Gesetzgebung der europäischen Staaten betreffend die Staatsaufsicht über die privaten Versicherungsanstalten.

Bern: Buchdruckerei von K. J. Wyss, 1883. (2), 96 pp. 4°.

"Separatabdruck aus der 'Zeitschrift für schweizerische Statistik.'"

Maingie, Louis. Du contrôle par l'état des entreprises d'assurances privées.

(In International congress of actuaries. Proceedings of the fourth . . . congress, vol. 1, pp. 963-970. New York, 1904. 4°.)

Abstract (in English) p. 969.

Manes, Alfred. Rückblick auf das Versicherungswesen im Jahre 1907.

(In Deutsche Wirtschafts-Zeitung, 4. Jahrg., March 1, 1908, cols. 217-221; March 15, 1908, cols. 267-270.)

——— Versicherungswesen.

Leipzig: B. G. Teubner, 1905. xii, (2), 468 pp. 8°. (Teubners Handbücher für Handel und Gewerbe, hrsg. von . . . Van der Borgh . . . Dr. Schumacher . . . und . . . Dr. Stegemann)

"In his pages on State Regulation of Insurance in Germany and other countries, on Versicherungspolitik and on Versicherungsfinanzpolitik, as elsewhere, Dr. Manes writes from such a fund of information, and so learnedly, that we miss a reference to one important result which has followed recent legislation in Germany, viz., the complete withdrawal of the British life offices, as competitors for new insurances, from that country." *F. Colenso. Economic journal, Sept. 1905, p. 419.*

Pannier, Georges. De l'autorisation et de la surveillance des sociétés d'assurance sur la vie en France et à l'étranger; étude de droit public et de législation comparée. Législations étrangères: Angleterre, États-Unis, Suisse, grand-duché de Luxembourg, empire Allemand. Législation française: loi du 17 mars 1905. Avec un exposé sommaire de la technique des opérations d'assurance sur la vie.

Paris: L. Dulac, 1905. (4), 469 pp. 8°.

1ère partie: Théorie de l'assurance sur la vie.

2ème partie: Les législations étrangères. I. Royaume-Uni de Grande-Bretagne et d'Irlande. II. Lois américaines. III. La loi fédérale suisse du 25 juin 1885. IV. Grand-duché de Luxembourg. V. La loi de l'Empire allemand du 12 mai 1901.

3ème partie: Législation française. Loi du 17 mars 1905.

"La loi du 17 mars 1905 vient d'organiser en France la surveillance et le contrôle des Sociétés d'assurance sur la vie et de toutes les entreprises dans les opérations desquelles intervient la durée de la vie humaine. L'ouvrage dont le titre précède a pour objet de faire connaître, sous la forme

d'un commentaire détaillé, article par article, toutes les dispositions de la loi nouvelle, après avoir passé en revue les principales législations qui peuvent fournir des éléments de comparaison, ou qui constituent les modèles dont la loi française s'est inspirée. . . .

"La seconde partie est consacrée à l'étude des principales législations étrangères. Les lois de l'Angleterre, de la Suisse, des États-Unis et de l'Empire allemand y sont analysées, notamment, d'une façon très complète." *Journal des économistes*, Oct. 15, '05: 127.

United States. *Bureau of manufactures (Dept. of commerce and labor)* Insurance in foreign countries.

Washington: Government printing office, 1905. 253 pp. 8°. (Special consular reports, vol. xxxviii.)

On verso of t.-p.: Department of commerce and labor, Document no. 44. Bureau of manufactures.

CONTENTS.—Part I. Life insurance; II. Special forms of insurance; III. Fire and marine insurance.

Summarizes the insurance laws of foreign countries, and gives a translation of the text of the French law, of March 17, 1905; the German law, of May 12, 1901; the law of foreign insurance companies in Sweden, July 24, 1903; and the Swiss law of June 25, 1885.

Walford, Cornelius. The insurance cyclopaedia.

London: Clarke and Edwin Layton; New York: J. H. & C. M. Goodsell, 1871-1878. 5 vols. 8°.

UNITED STATES

Alexander, William. The life insurance company.

New York: D. Appleton and company, 1905. ix, 290 pp. Illustrations. Forms. 12°. (Half-title: Appleton's business series)

American academy of political and social science. Insurance.

Philadelphia: American academy of political and social science, 1905. vi, (2), 431 pp. Folded form. 4°. (The annals of the American academy of political and social science, vol. xxvi, no. 2)

Title appears at head of cover only.

CONTENTS.—pt. 1. Life insurance. Economic place of life insurance and its relation to society [by] F. C. Oviatt. The essentials of life insurance administration [by] H. C. Lippincott. Policy contracts in life insurance [by] L. G. Fouse. The calculation of life office premiums [by] J. B. Gibb. The organization and management of the agency system [by] L. G. Fouse. Life insurance investments [by] J. W. Hamer. Lapse and reinstatement [by] J. H. Jeffries. Industrial insurance [by] F. L. Hoffman. Assessment life insurance [by] M. M. Dawson. Fraternal life insurance [by] M. M. Dawson. State supervision of insurance companies [by] S. H. Wolfe.—pt. 2. Fire insurance. Historical study of fire insurance in the United States [by] F. C. Oviatt. Standard fire insurance policy [by] F. C. Oviatt. Fire insurance—rates and schedule rating [by] C. A. Hexamer. Fire prevention [by] E. U. Crosby.—pt. 3. Marine insurance in the United States. The development and present status of marine insurance in the United States [by] S. Huebner. Policy contracts in marine insurance [by] S. Huebner.—pt. 4. Accident insurance and liability insurance. Accident insurance [by] E. S. Lott. Liability insurance [by] W. F. Moore.—pt. 5. Appendix of policy forms.—pt. 6. Index. Book department.

American bar association. *Committee on insurance law.* Report.

(In American bar association. Report of the twenty-eighth annual meeting, August 23, 24 and 25, 1905, pp. 492-519. Philadelphia, 1905. 8°.)

Recommending.

1. Legislation by Congress providing for the supervision of insurance.
2. The repeal of all valued policy laws.
3. A uniform fire policy, the terms of which shall be specifically defined.

4. The repeal of all retaliatory tax laws.
5. Stricter incorporation laws in the several states as they affect the creation of insurance companies; and a federal statute prohibiting the use of the mails to all persons, associations, or corporations transacting the business of insurance in disregard of state or federal regulations.

American bar association. *Committee on insurance law.* Minority report.

(*In American bar association. Report of the twenty-eighth annual meeting, August 23, 24 and 25, 1905, pp. 519-523. Philadelphia, 1905. 8°.*)

Signed by W. R. Vance.

"The proper conclusion seems to be that, however much we may desire to believe that insurance is interstate commerce and therefore susceptible of federal supervision, the matter is concluded by the carefully considered judgment of the Supreme Court of the United States, against which, despite frequent assaults by its ablest opponents during a period of nearly forty years, not a single dissenting voice has been raised from the bench. Any act of Congress, with a view to such supervision, would necessarily be unconstitutional and void, and the time and money that would be required to secure its passage could much more profitably be expended in endeavoring to secure some uniform action on the parts of the states based upon a more intelligent understanding of the business and of the real interests of the insuring public."

—— "Extracts from report of Committee on insurance law of American bar association presented Aug. 24, 1905." Recommending federal supervision of insurance.

(*In Views, vol. 17, Sept., 1905, pp. 185-188.*)

—— Insurance legislation proposed by American bar association.

(*In National corporation reporter, vol. 31, Sept. 7, 1905, pp. 70-71.*)

American insurance companies. Discussion in the House of Lords, March 27, 1906, by The Earl of Onslow, Marquess of Granby, Earl of Granard.

(*In The Parliamentary debates (Authorised ed.), 4th series, vol. 154, March 27, 1906, cols. 1012-1018.*)

Anderson, Lewis A. Competition in life insurance.

(*In Yale review, vol. 14, Nov., 1905, pp. 285-299.*)

—— The distribution of surplus in life insurance: a problem in supervision.

(*In American academy of political and social science. Annals, vol. 26, Nov., 1905, pp. 708-720.*)

Anderson, Lewis A. Notes on current legislation. Insurance.
(*In American political science review*, vol. 1, August, 1907,
pp. 608-619.)

Armstrong, Robert B. Full publicity the best reform.
(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 303-305.)

Armstrong bills before committees.
(*In Standard*, vol. 58, Mar. 10, 1906, pp. 241-244.)

Arnold, Oswald J. Insurance in practice.
(*In La Follette, Robert M. ed. The making of America*, vol.
3, pp. 452-458. Chicago, 1906. 8°.)

Aspects of the American insurance scandals.
(*In Speaker*, n. s., vol. 13, Nov. 18, 1905, pp. 159-161.)
Thinks the investigation will result in "substituting Federal
for State supervision."

Bacon, Frederick H[ampden]. A treatise on the law of benefit societies and life insurance: voluntary associations, regular life, beneficiary and accident insurance. 3d ed.
St. Louis: The F. H. Thomas law book co., 1904. 2 vols. 8°.

Beardsley, Henry Shedd. The despotism of combined millions.
(*In Era magazine*, vol. 14, Nov., Dec., 1904, pp. 401, 507; vol. 15,
Jan.-June, 1905, pp. 1, 169, 277, 337, 425; vol. 16, July-Oct.,
1905, pp. 73, 163, 271, 394.)

Beck, James M. The federal regulation of life-insurance.
(*In North American review*, vol. 181, Aug., 1905, pp. 191-201.)

——— *Same.*
(*In Baltimore underwriter*, vol. 74, Sept. 5, 1905, pp. 91-94.)

Bennett, Claude N. Supervision through taxing power only.
(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 316-318.)

Benson, George J. Federal control of insurance.
(*In Brief*, vol. 6, 2d quarter, 1906, pp. 116-122.)

Brandeis, Louis D[embitz]. Life insurance: the abuses and the remedies, an address delivered before the Commercial club of Boston.
Boston: Policy-holders protective committee, [1905]. 27 pp. 8°.

Breckenridge, Ralph W. Federal supervision.

(*In Insurance report*, vol. 9, Aug., 1905, pp. 162-166.)

"Paper before the Agents' convention: address in full."

"Argues for national direction of insurance."

——— Movement for federal supervision of insurance.

(*In Life insurance courant*, vol. 11, Dec. 7, 1905, pp. 125-128.)

Brodnitz, —. Reformpläne im amerikanischen Versicherungswesen.

(*In Jahrbücher für Nationalökonomie und Statistik*, 3 ser., vol. 34, Sept. 10, 1907, pp. 383-386.)

Broecker, [Hermann]. Das neue Versicherungsgesetz des Staates New York.

(*In Zeitschrift für die gesamte Versicherungs-Wissenschaft*, vol. 7, Jan. 1, 1907, pp. 64-88.)

Brown, Benjamin F[ranklin]. The Brown book of life-insurance economics; or, Complete digest of interest, surplus earnings and expenses in the leading American companies, 1885-1894; 1895-1904. 5th ed. Comp. from the official records of the Connecticut and Massachusetts departments.

Boston: B. F. Brown, 1905. xvi, 99 pp. 8°.

Bullock, Charles J. Life insurance and speculation.

(*In Atlantic monthly*, vol. 97, May, 1906, pp. 629-648.)

"Legislation, after all, while it must create some needed safeguards, and abolish certain forms of temptation, can not go to the root of the difficulty.

"Unless we are ready to turn the business over entirely to the government, the elimination of speculation from life insurance will rest ultimately with the policy-holder."

Chisholm, James. On the province of state supervision of life insurance companies.

(*In International congress of actuaries. Proceedings of the fourth . . . congress*, vol. 1, pp. 1007-1056. New York, 1904. 4°.)

Clarke, Samuel B. Defects of the Armstrong committee's legislation relating to the dividends of Mutual life insurance policy holders.

(*In American law review*, vol. 41, Mar.-Apr., 1907, pp. 161-196.)

Cohen, Max. New conditions demand new remedies.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 299-303.)

[**Commissioner Garfield's inquiries about insurance.**]

(*In Chronicle*, vol. 72, July 16, 1903, page 25.)

Committee of underwriters. Report on the proposed federal supervision of insurance.

[*n. p., n. d.*] 12 pp. 8°.

Cover-title.

The Committee consisted of officers representing Hartford, Connecticut, companies. Federal supervision is regarded as neither practicable nor attainable.

Les Compagnies d'assurances américaines. Ch. G.

(*In La Réforme économique*, 14. année, Oct. 15, 1905, page 1230.)

Conant, Charles A. L'évolution de l'assurance sur la vie en Amérique.

(*In Revue économique internationale*, 3. année, vol. 1, Feb. 15-20, 1906, pp. 345-363.)

——— Lessons of the insurance troubles.

(*In Inter-nation*, n. s. no. 1, Apr., 1906, pp. 45-48.)

Dawson, Miles Menander. The business of life insurance.

New York: A. S. Barnes & co., 1905. viii, 404 pp. 12°.

——— A case for national supervision.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 312-315.)

District of Columbia. *Dept. of insurance.* Insurance convention [Chicago, 1906] Message from the President of the United States, transmitting the report and recommendations, with accompanying papers.

[*Washington: Gov't print. off., 1906*] 46 pp. 8°. (*59th Cong., 1st sess. Senate. Doc. 333*)

April 17, 1906, read, referred to the Committee on the judiciary, and ordered printed.

Report by Thomas E. Drake, superintendent of insurance of the District of Columbia. Considers especially the Ames bill, as "a proper insurance code for the District of Columbia."

Dryden, John F. An address on the regulation of insurance by Congress, delivered at a meeting of the Boston life underwriters' association, November 22, 1904. 40 pp. 8°.

——— The federal regulation of insurance.

(*In World's work*, vol. 10, Oct., 1905, pp. 6782-6784.)

——— Federal supervision.

(*In Insurance press*, vol. 22, Jan. 24, 1906, pp. 8-9.)

"Text of Senator Dryden's bill regulating insurance."

Dryden, John F. For national regulation of insurance [Text of Senate Bill introduced by John F. Dryden].

(*In Views*, vol. 17, Mar., 1905, pp. 37-39.)

——— The outlook for federal regulation of insurance.

(*In Independent*, vol. 60, Mar. 29, 1906, pp. 730-734.)

Outlines the bill providing for Federal regulation introduced by the author in the 1st session of the 59th Congress, names the benefits that are expected to result, and deals with criticisms directed against the measure.

Dunham, Sylvester C. Amend the Constitution, if necessary to obtain supervision.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 291-294.)

Earle, I. M. Can Congress regulate the business of insurance?

(*In Central law journal*, vol. 62, Jan. 12, 1906, pp. 28-29.)

The Empire of insurance billions.

(*In Collier's weekly*, vol. 34, Apr. 22, 1905, page 12.)

English, Stephen, and Walter C. Wright. How national supervision was checked in 1868. [Letters to editor.]

(*In Insurance press*, vol. 11, Nov. 7, 1900, page 6.)

Equitable life assurance society. Life insurance: the wrong way and the right way.

(*In World's work*, vol. 10, July, 1905, pp. 6349-6353.)

Text of the report of the Committee of investigation appointed by the Board of Directors of the Equitable Life Assurance Society.

Federal control of insurance.

(*In Albany law journal*, vol. 68, Apr., 1906, page 100.)

Federal control of insurance.

(*In Nation*, vol. 81, Dec. 21, 1905, pp. 497-498.)

Federal control of insurance, and Commissioner Garfield's annual report.

(*In National corporation reporter*, vol. 31, Jan. 25, 1906, page 829.)

Federal supervision of insurance.

(*In Law notes*, vol. 9, Oct., 1905, pp. 123-124.)

Ferris, Richard. Life insurance and the savings bank.

(*In Moody's magazine*, vol. 5, Dec., 1907, pp. 27-29.)

Flower, B. O. Great insurance companies as fountain-heads of political and commercial corruption.

(*In Arena*, vol. 34, Nov., 1905, pp. 514-523.)

Fouse, L. G. State regulation of insurance.

(*In American academy of political and social science. Annals.*
vol. 24, July, 1904, pp. 67-83.)

Fricke, Charles W. Gradual and limited supervision.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 309-311.)

Fricke, William A. Life insurance: the investigation, the evil, and the remedy.

(*In Insurance news*, vol. 28, Feb., 1906, pp. 18-22.)

——— Optional supervision all that is feasible.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 284-287.)

The Future of life insurance. The facts of the situation (foreword).
The outlook for the insured. Paul Morton. Life insurance a new era. Charles A. Peabody.

(*In Metropolitan magazine*, vol. 25, Oct., 1906, pp. 35-44.)

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(*In Green bag*, vol. 18, Mar., 1906, pp. 142-145.)

Holds that the commerce clause of the Constitution does not include insurance.

Graves, Ralph H. The insurance investigation and its results.

(*In Harper's weekly*, vol. 50, Mar. 17, 1906, pp. 366-370.)

Haines, F. H. Reforms wanted in our insurance system.

(*In World's work and play*, vol. 8, Oct., 1906, pp. 435-437.)

Hearing on Armstrong committee bills.

(*In Standard*, vol. 58, Mar. 17, 1906, pp. 262-267.)

Henderson, George A. History of the insurance investigation, by
George A. Henderson, president Legislative reporting co.,
New York.

[*New York: 1906?*] 10 pp. 8°.

Hendrick, Burton Jesse. The story of life insurance.

New York: McClure, Phillips & co., 1907. (12), [3]-296
pp. *Frontispiece. Portraits.* 12°.

Republished from McClure's Magazine.

CONTENTS.—The surplus the basis of corruption.—The pioneer.—The "founder" of the Equitable.—The great combine gamble.—The thirty years' war.—The raid on the surplus.—The race for bigness.

Hepburn, A. B. National supervision a menace.

(*In Moody's magazine*, vol. 1, Feb., 1906, pp. 294-296.)

Hess, Henry E. An argument for insurance as commerce and for national insurance supervision. Read before the insurance section of the International congress of arts and science, at St. Louis, Mo., September 19-25, 1904.

[*New York? 1904*] 8 pp. 8°.

Cover-title.

Howard, Ernest. The next step in life insurance.

(*In International quarterly*, vol. 12, Oct., 1905, pp. 145-156.)

° Advocates "the state offering insurance in open competition with private companies."

——— A state life-insurance system: the next step?

(*In American monthly review of reviews*, vol. 32, Nov., 1905, pp. 624-625.)

Abstract of article in the *International quarterly*.

Hubbell, Charles Bulkley. The insurance investigations.

(*In Green bag*, vol. 17, Dec., 1905, pp. 686-689.)

Huebner, S. Federal supervision and regulation of insurance.

(*In American academy of political and social science. Annals*, vol. 26, Nov., 1905, pp. 681-707.)

Ide, George E. The life insurance situation.

(*In Putnam's monthly*, vol. 2, June, 1907, pp. 301-305.)

Insurance: American supervision.

(*In Saturday review*, vol. 100, Aug. 19, 1905, page 237.)

Insurance commissions and rebates.

(*In Saturday review*, vol. 101, Jan. 6, 1906, page 9.)

Insurance convention, Chicago, 1906. Report of committee appointed at conference of governors, attorneys general and insurance commissioners held at Chicago, February 1-2, 1906. Recommendations for uniform legislation relating to life insurance.

[*St. Paul, Minn.: 1906*] (2), 90 pp. 4°.

Thomas D. O'Brien, chairman.

Insurance investigations viewed abroad. Letter from London, October, 1905.

(*In North American review*, vol. 181, Nov., 1905, pp. 777-781.)

"As for the remedies to be applied, Englishmen, confronted with the intricate inadequacies of the American Constitution, hesitate to suggest any. But there cannot be much doubt of what the policy-holders in this country would like to see done. They would like to see the whole system of State supervision and State laws swept away and replaced by a single uniform law enforced by permanent Federal officials."

Insurance scandals and the lesson.

(*In Chautauquan*, vol. 41, June, 1905, pp. 298-299.)

Insurance supervision from Washington.

(*In Standard*, vol. 53, July 17, 1903, page 45.)

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Johnson, William C. Some observations concerning the principles which should govern the regulation of life insurance companies.

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(*In American monthly review of reviews*, vol. 32, Nov., 1905, pp. 551-556.)

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——— **The insurance laws of New York.**

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——— **Legislation and life insurance.**

(*In Harper's weekly*, vol. 52, April 4, 1908, p. 13.)

——— **New state's opportunity: . . . its attitude toward insurance [principal parts of address].**

(*In Insurance press*, vol. 25, Nov. 27, 1907, pp. 1-2, 9.)

"Delivered before Trans-Mississippi commercial congress, Muskogee, Oklahoma."

Lanier, Henry Wysham. How insurance laws work. The enactments of no two states alike. The need of federal control.

(*In World's work*, vol. 9, Feb., 1905, pp. 5813-5815.)

——— **Investing a million dollars a day. The ways in which the funds of the great insurance companies are lent and preserved—The part the companies play in almost all great financial transactions.**

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Lawson, Thomas William. The black flag on the big three.

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——— **Frenzied finance. Vol. 1. The crime of Amalgamated. New York: The Ridgway-Thayer company, 1905. xiv, (1), 559 pp. Frontispiece (portrait). Illustrations. 8°.**

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